

Information to identify the case:

Debtor 1	Betsy Llareli Santos	Social Security number or ITIN	xxx-xx-4430
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Northern District of Georgia Court website: www.ganb.uscourts.gov		Date case filed for chapter	7 9/8/22
Case number: 22-41098-bem			

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov> . Copy fees or access charges may apply. A free automated response system is available at 866-222-8029 (Georgia Northern). You must have case number, debtor name, or SSN when calling.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Betsy Llareli Santos	
2. All other names used in the last 8 years		
3. Address	106 Philmont Way Dalton, GA 30721-9042	
4. Debtor's attorney Name and address	Dan Saeger Saeger & Associates, LLC Suite D 706 S Thornton Ave Dalton, GA 30720 Contact phone (706) 529-5566 Email: dan@whitfieldcountytlaw.com	
5. Bankruptcy trustee Name and address	Thomas D. Richardson Brinson, Askew, Berry, et al. P. O. Box 5007 Rome, GA 30162-5007	Contact phone 706-291-8853

For more information, see page 2 >

Debtor **Betsy Llareli Santos**

Case number **22-41098-bem**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.</p>	<p>M. Regina Thomas Clerk of Court</p> <p>Room 339, Federal Building 600 East First Street Rome, GA 30161-3187</p>	<p>Office Hours: <u>8:00 a.m. – 4:00 p.m.</u></p> <p>Court website: www.ganb.uscourts.gov</p> <p>Contact phone 706-378-4000</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Bring a copy of this notice with you. Creditors may attend, but are not required to do so. Cellular phones and other devices with cameras are not allowed in the building.</p>	<p>October 20, 2022 at 01:10 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>TO THE DEBTOR: Bring an original government issued photo ID and confirmation of social security number. Provide the Trustee a copy of your most recently filed tax return seven days prior to the meeting, but DO NOT FILE WITH THE COURT.</p>	<p>Location:</p> <p>Meeting will be telephonic. To attend, Dial: 877-928-9915 and enter: 6981387, when prompted for participation code.</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 12/19/22</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

United States Bankruptcy Court
Northern District of Georgia

In re:
Betsy Llareli Santos
Debtor

Case No. 22-41098-bem
Chapter 7

CERTIFICATE OF NOTICE

District/off: 113E-6
Date Rcvd: Sep 09, 2022

User: bncadmin
Form ID: 309a

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2022:

Recip ID	Recipient Name and Address
db	Betsy Llareli Santos, 106 Philmont Way, Dalton, GA 30721-9042
tr	Thomas D. Richardson, Brinson, Askew, Berry, et al., P. O. Box 5007, Rome, GA 30162-5007
23973817	ARS Account Resolution, 1801 NW 66th Ave Ste 200, Plantation, FL 33313-4571
23973821	Hamilton Medical Center, 1200 Memorial Dr, Dalton, GA 30720-2529

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@whitfieldcountylaw.com	Sep 09 2022 19:56:00	Dan Saeger, Saeger & Associates, LLC, Suite D, 706 S Thornton Ave, Dalton, GA 30720
ust	+ Email/Text: ustregion21.at.ecf@usdoj.gov	Sep 09 2022 19:57:00	Office of the United States Trustee, 362 Richard Russell Building, 75 Ted Turner Drive, SW, Atlanta, GA 30303-3315
cr	+ EDI: RMSC.COM	Sep 09 2022 23:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
23973818	EDI: CAPITALONE.COM	Sep 09 2022 23:53:00	Capital One Bank USA, N.A., PO Box 30285, Salt Lake City, UT 84130-0285
23973819	Email/Text: ebankruptcy@cbamacon.com	Sep 09 2022 19:57:00	Creditors Bureau Associates of GA, 112 Ward St, Macon, GA 31204-3147
23973820	Email/Text: cindy.taylor@georgiaunitedcu.org	Sep 09 2022 19:56:00	Georgia United Credit Union, 6705 Sugarloaf Pkwy, Duluth, GA 30097-4356
23973822	Email/Text: paula.tilley@nrsagency.com	Sep 09 2022 19:56:00	Nationwide Recovery, 545 Inman St W, Cleveland, TN 37311-1768
23975653	+ EDI: RECOVERYCORP.COM	Sep 09 2022 23:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
23973823	EDI: RMSC.COM	Sep 09 2022 23:53:00	Syncb/Lowes, PO Box 956005, Orlando, FL 32801

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 113E-6

User: bncadmin

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Date Rcvd: Sep 09, 2022

Form ID: 309a

Total Noticed: 13

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2022

Signature: /s/Gustava Winters